

**In the claims:**

Please cancel claims 1-29 without prejudice.

30. (Currently Amended) A mobile terminal comprising:  
an output for transmitting an application for credit over a first network;  
an input for receiving account information associated with the application  
for credit over a second network, said second network comprising a Gateway GPRS  
Service Node.

31. (Currently Amended) The mobile terminal of claim 30, wherein the first  
network comprises a packet network ~~and wherein the second network comprises a  
cellular telephone network.~~

32. (Cancelled without Prejudice)

33. (Previously Presented) The mobile terminal of claim 32, wherein the  
mobile terminal is operable to detect a command preceding the audio signal and operable  
to record the account information after detecting the command.

34. (Previously Presented) The mobile terminal of claim 31, wherein the  
application is transmitted during a session over the first network and wherein the account  
information is transmitted during a session over the second network, and wherein the  
session over the first network is initiated by the mobile terminal and wherein the session  
over the second network is initiated by a node sending the account information associated  
with the application for credit to the mobile terminal.

35. (Previously Presented) The mobile terminal of claim 34, wherein the  
session over the first network is terminated prior to establishment of the session over the  
second network.

36. (Previously Presented) The mobile terminal of claim 34, wherein the session over the first network is terminated after establishment of the session over the second network.